

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAWANDA I HEATH

Debtor(s)

Case No. 15-09920

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2015.
- 2) The plan was confirmed on 07/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/18/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/14/2019.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,204.00.
- 10) Amount of unsecured claims discharged without payment: \$41,239.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$8,346.69
Less amount refunded to debtor \$207.31

NET RECEIPTS: \$8,139.38

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,885.00
Court Costs \$0.00
Trustee Expenses & Compensation \$355.95
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,240.95

Attorney fees paid and disclosed by debtor: \$115.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Afni, Inc.	Unsecured	77.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	836.00	836.12	836.12	83.61	0.00
CAVALRY SPV I	Unsecured	681.00	748.68	748.68	74.87	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	6,000.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,559.00	1,559.05	1,559.05	155.91	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,448.00	1,510.50	1,510.50	151.05	0.00
FIRST NATIONAL BANK OMAHA	Unsecured	1,001.00	1,001.97	1,001.97	100.20	0.00
IC SYSTEMS	Unsecured	77.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	771.00	771.99	771.99	77.20	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	398.00	537.84	537.84	53.78	0.00
LVNV FUNDING	Unsecured	1,740.00	1,740.99	1,740.99	174.10	0.00
MERRICK BANK	Unsecured	2,023.00	1,834.92	1,834.92	183.49	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	846.48	846.48	84.65	0.00
PRA RECEIVABLES MGMT	Unsecured	412.00	412.42	412.42	41.24	0.00
PRA RECEIVABLES MGMT	Unsecured	1,335.00	1,335.48	1,335.48	133.55	0.00
PRA RECEIVABLES MGMT	Unsecured	1,625.00	1,625.54	1,625.54	162.55	0.00
PRA RECEIVABLES MGMT	Unsecured	2,135.00	2,135.03	2,135.03	213.50	0.00
PRA RECEIVABLES MGMT	Unsecured	402.00	402.96	402.96	40.30	0.00
QUANTUM3 GROUP LLC	Unsecured	243.00	243.73	243.73	24.37	0.00
QUANTUM3 GROUP LLC	Unsecured	550.00	750.98	750.98	75.10	0.00
QUANTUM3 GROUP LLC	Unsecured	1,694.00	1,862.53	1,862.53	186.25	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	17,583.00	NA	17,797.70	1,779.77	0.00
REGIONAL ACCEPTANCE CORP	Secured	NA	17,797.70	17,797.70	0.00	0.00
SADINO FUNDING LLC	Unsecured	405.00	405.45	405.45	40.55	0.00
SYNCHRONY BANK	Unsecured	NA	166.08	166.08	16.61	0.00
TD BANK USA	Unsecured	415.00	457.84	457.84	45.78	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$17,797.70	\$0.00	\$0.00
TOTAL SECURED:	\$17,797.70	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,984.28	\$3,898.43	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,240.95</u>
Disbursements to Creditors	<u>\$3,898.43</u>
TOTAL DISBURSEMENTS :	<u>\$8,139.38</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.